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1. An apparatus for providing financial information and/or investment information, comprising:

a receiver for receiving a request from an individual for information regarding said at least one of a financial factor, a factor, a factor model, a factor ratio, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market



report contains one of historical, statistical, and forecasting, information regarding said at least one of one a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, and a contract, and an account; and

a transmitter for transmitting said report to a communication device associated with the individual.

2. The apparatus of claim 1, wherein said report is generated upon at least one of the occurrence and the detection of at least one of an expiration of a period of time, an elapsing of a time period, and a change in said at least one of a financial factor, a factor, a factor model, a factor ratio, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest



commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, and a contract.

4. The apparatus of claim 1, further comprising:

a communication device associated with the individual, wherein said communication devices one of transmits said request for information to said receiver and receives said report from said transmitter.

5. The apparatus of claim 1, further comprising:

a communication device associated with at least one of a financial institution, a financial intermediary, a broker, a dealer, and an issuer, of said at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service,

an energy product, a telecommunication service, a telecommunication product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, and a contract, and an external information source, wherein said communication device one of transmits information to said receiver and receives information from said transmitter.

6. The apparatus of claim 1, wherein said apparatus is utilized one of on and over at least one of the Internet, the World Wide Web, a telephone communication network, a telecommunication network, a wireless communication network, a line connected communication network, a satellite communication network, a radio communication network, a digital communication network, a digital satellite communication network, a personal communications services network, a cable television network, a broadband communication network, a bluetooth communication network, a third generation telephone network, and a low earth orbiting satellite.

7. An apparatus for providing financial information and/or investment information, comprising:

a memory device for storing one of data and information for at least one of a financial factor, a factor, a factor model,

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a factor ratio, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, and a contract, and an account;

a receiver for receiving a request to provide at least one of notification to an individual regarding information regarding said one of a financial factor, a factor, a factor model, a factor ratio, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, and a contract, and an account, correlated with said one of a financial factor, a

factor, a factor model, a factor ratio, and a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, and a contract, and an account, and protection for at least one of an account for and a portfolio of at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, and a contract, and an account;

a processor for processing said request for at least one of said notification request and said protection request, wherein said processor processes at least one of said





service, an energy product, a telecommunication service, a telecommunication product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, and a contract, and information regarding a transaction performed by at least one of said apparatus and said processor; and

a transmitter for transmitting said report to a communication device associated with the individual, wherein said report provides said requested at least one of notification information and protection information.

8. The apparatus of claim 7, wherein said report is generated upon at least one of the occurrence and the detection of at least one of an expiration of a period of time, an elapsing of a time period, and a change in said at least one of a financial factor, a factor, a factor model, a factor ratio, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a debt product, a credit product, a

credit derivative product, a derivative, an option, a future, a forward, a contract, and an account.

9. The apparatus of claim 7, wherein said at least one of a financial factor, a factor, a factor model, a factor ratio, a stock, a bond, a security, a portfolio of securities, a financial market, a market index, a currency, a commodity, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, and a contract, is at least one of a financial factor, a factor model, a technical factor, a fundamental factor, a market factor, a utility factor, a commodity factor, an energy factor, a psychological factor, an environmental factor, a time factor, a timing factor, a news event, and one of an event and an occurrence affecting one of a factor, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a debt product, a credit product, a

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credit derivative product, a derivative, an option, a future, a forward, and a contract.

10. The apparatus of claim 7, further comprising:

a communication device associated with the individual, wherein said communication devices one of transmits said request for information to said receiver and receives said report from said transmitter.

11. The apparatus of claim 7, further comprising:

a communication device associated with at least one of a financial institution, a financial intermediary, a broker, a dealer, and an issuer, of said at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, and a contract, and an external information source,

wherein said communication device one of transmits information to said receiver and receives information from said transmitter.

12. The apparatus of claim 7, wherein said apparatus is utilized one of on and over at least one of the Internet, the World Wide Web, a telephone communication network, a telecommunication network, a wireless communication network, a line connected communication network, a satellite communication network, a radio communication network, a digital communication network, a digital satellite communication network, a personal communications services network, a cable television network, a broadband communication network, a bluetooth communication network, a third generation telephone network, and a low earth orbiting satellite.

13. A method for providing financial information and/or investment information, comprising:

storing one of data and information for at least one of a financial factor, a factor, a factor model, a factor ratio, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest

rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account;

receiving a request from an individual for information regarding said at least one of a financial factor, a factor, a factor model, a factor ratio, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account;

processing said request for information in conjunction with said one of data and information stored in said memory device;

generating a report responsive to said request, wherein



transmitting said report to a communication device associated with the individual.

14. The method of claim 13, wherein said report is generated upon at least one of the occurrence and the detection of at least one of an expiration of a period of time, an elapsing of a time period, and a change in said at least one of a financial factor, a factor, a factor model, a factor ratio, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account.

14. The method of claim 13, wherein said at least one of a financial factor, a factor, a factor model, a factor ratio, and a stock, a bond, a security, a portfolio of securities, a financial market, a market index, a currency, a commodity, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a





line connected communication network, a satellite communication network, a radio communication network, a digital communication network, a digital satellite communication network, a personal communications services network, a cable television network, a broadband communication network, a bluetooth communication network, a third generation telephone network, and a low earth orbiting satellite.

17. A method for providing financial information and/or investment information, comprising:

storing one of data and information for at least one of a financial factor, a factor, a factor model, a factor ratio, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, and a contract, and an account;

receiving a request to provide at least one of notification to an individual regarding information regarding said one of a financial factor, a factor, a factor model, a factor ratio, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, and a contract, and an account, correlated with said one of a financial factor, a factor, a factor model, a factor ratio, and a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, and a contract, and an account, and protection for at least one of an account for and a portfolio of at least one of a

stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, and a contract, and an account;

processing said request at least one of said notification request and said protection request in conjunction with said one of data and information stored in said memory device;

generating a report responsive to at least one of at least one of said notification request and said protection request, wherein said report contains information for providing said requested at least one of notification information and protection information regarding said one of a financial factor, a factor, a factor model, a factor ratio, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a

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commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, and a contract, and further wherein said report contains one of historical, statistical, and forecasting, information regarding said at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, and a contract, and information regarding a transaction performed by at least one of said apparatus and said processor; and

transmitting said report to a communication device associated with the individual, wherein said report provides said requested at least one of notification information and protection information.

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18. The method of claim 17, wherein said report is generated upon at least one of the occurrence and the detection of at least one of an expiration of a period of time, an elapsing of a time period, and a change in said at least one of a financial factor, a factor, a factor model, a factor ratio, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account.

19. The method of claim 17, wherein said at least one of a financial factor, a factor, a factor model, a factor ratio, a stock, a bond, a security, a portfolio of securities, a financial market, a market index, a currency, a commodity, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, and a contract, is at

least one of a financial factor, a factor model, a technical factor, a fundamental factor, a market factor, a utility factor, a commodity factor, an energy factor, a psychological factor, an environmental factor, a time factor, a timing factor, a news event, and one of an event and an occurrence affecting one of a factor, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, and a contract.

20. The method of claim 17, wherein said request is received from a communication device associated with the requesting individual, and further wherein said method is performed at least one of on and over at least one of the Internet, the World Wide Web, a telephone communication network, a telecommunication network, a wireless communication network, a line connected communication network, a satellite communication network, a radio communication network, a digital communication

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